

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Michael Culotta
Christine L. Culotta
Debtors

Case No. 18-01767-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 29

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb
5053765 +Steven Michael Culotta, Christine L. Culotta, 435 Carlisle Street, Hanover, PA 17331-2168
5053772 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5053774 +Freedom Mortgage Corporation, P O Box 89486, Cleveland, OH 44101-6486
5053776 Hanover Medical Group, P O Box 824221, Philadelphia, PA 19182-4221
5053776 LoanCare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5053778 +Midland Funding LLC, c/o Hayt, Hayt and Landau, LLC, 2 Industrial Way West,
Eatontown, NJ 07724-2265
5053779 +Northland Group, P O Box 390846, Minneapolis, MN 55439-0846
5053780 +Peerless Credit Services, P O Box 518, Middletown, PA 17057-0518
5053782 Stearns Lending, LLC, P O Box 37628, Philadelphia, PA 19101-0628
5053786 +Weltman, Weinberg & Reis Co., LPA, 170 S. Independence Mall W., Suite 874,
Philadelphia, PA 19106-3323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5053760 EDI: GMACFS.COM Aug 17 2018 23:03:00 Ally Financial, P O Box 380901,
Minneapolis, MN 55438-0901
5053761 EDI: AMEREXPR.COM Aug 17 2018 23:03:00 American Express, P O Box 981537,
El Paso, TX 79998-1537
5053762 EDI: CAPITALONE.COM Aug 17 2018 23:03:00 Capital One, P O Box 30281,
Salt Lake City, UT 84130-0281
5053763 +EDI: CAPITALONE.COM Aug 17 2018 23:03:00 Capital One Bank USA NA, P O Box 30281,
Salt Lake City, UT 84130-0281
5053764 EDI: CHASE.COM Aug 17 2018 23:03:00 Chase, P O box 15298, Wilmington, DE 19850-5298
5053766 +EDI: WFNNB.COM Aug 17 2018 23:03:00 Comenity Bank/DVDSBR, P O Box 182120,
Columbus, OH 43218-2120
5053767 EDI: WFNNB.COM Aug 17 2018 23:03:00 Comenity Bank/VCTRSSEC, P O Box 182789,
Columbus, OH 43218-2789
5053768 EDI: WFNNB.COM Aug 17 2018 23:03:00 Comenity Capital Bank, P O Box 183003,
Columbus, OH 43218-3003
5053769 EDI: RCSFNBMARIN.COM Aug 17 2018 23:03:00 Credit One Bank, P O Box 98873,
Las Vegas, NV 89193-8873
5053770 EDI: DISCOVER.COM Aug 17 2018 23:03:00 Discover Bank, P O Box 15316,
Wilmington, DE 19850-5316
5053771 EDI: DISCOVER.COM Aug 17 2018 23:03:00 Discover Bank, P O Box 6103,
Carol Stream, IL 60197-6103
5053773 E-mail/Text: julie.baughner@pinnaclehealth.org Aug 17 2018 19:01:23 Hanover Hospital Inc.,
P O Box 824234, Philadelphia, PA 19182-4234
5053775 E-mail/Text: bk@lendingclub.com Aug 17 2018 19:01:39 Lending Club, 71 Stevenson Street,
Suite 300, San Francisco, CA 94105-2985
5053777 EDI: MID8.COM Aug 17 2018 23:03:00 Midland Credit Management, P O Box 60578,
Los Angeles, CA 90060-0578
5054840 +EDI: PRA.COM Aug 17 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5053781 EDI: RMSC.COM Aug 17 2018 23:03:00 SNYCB/JC Penney, P O Box 965007,
Orlando, FL 32896-5007
5053783 EDI: RMSC.COM Aug 17 2018 23:03:00 SynCB/Walmart, P O Box 530927,
Atlanta, GA 30353-0927
5053784 EDI: RMSC.COM Aug 17 2018 23:03:00 Synchrony Bank/JCP, P O Box 960090,
Orlando, FL 32896-0090
5053785 +EDI: BLUESTEM Aug 17 2018 23:03:00 Webbank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Larry W. Wolf on behalf of Debtor 2 Christine L. Culotta ephillips@larrywwolf.com
Larry W. Wolf on behalf of Debtor 1 Steven Michael Culotta ephillips@larrywwolf.com
Lawrence V. Young (Trustee) lyoun@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Steven Michael Culotta**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4096**

EIN --_-----

Debtor 2 **Christine L. Culotta**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4236**

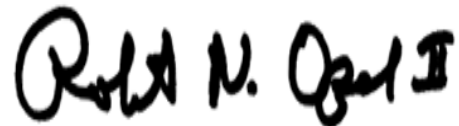
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01767-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven Michael Culotta

Christine L. Culotta
fka Christine Louise Kraft**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 17, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.